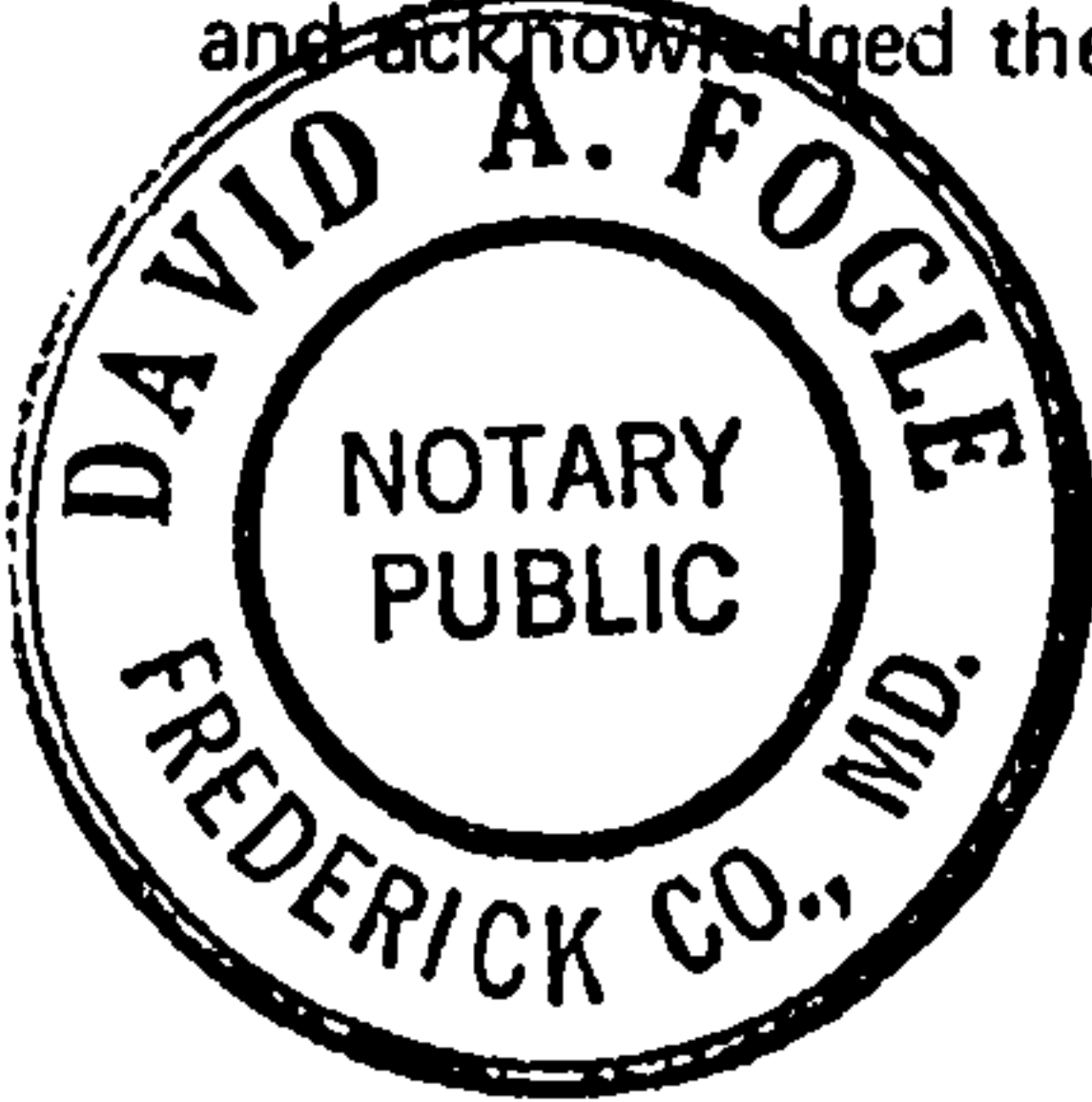


STATE OF MARYLAND, FREDERICK COUNTY, TO-WIT:

I hereby certify that on this 2nd day of December, 1977, before me, the Subscriber, a Notary Public for the State of Maryland, in and for Frederick County, personally appeared James Riley Trail, Jr. and Janice I. Trail, husband and wife and acknowledged the above and foregoing deed of trust to be their act and deed.

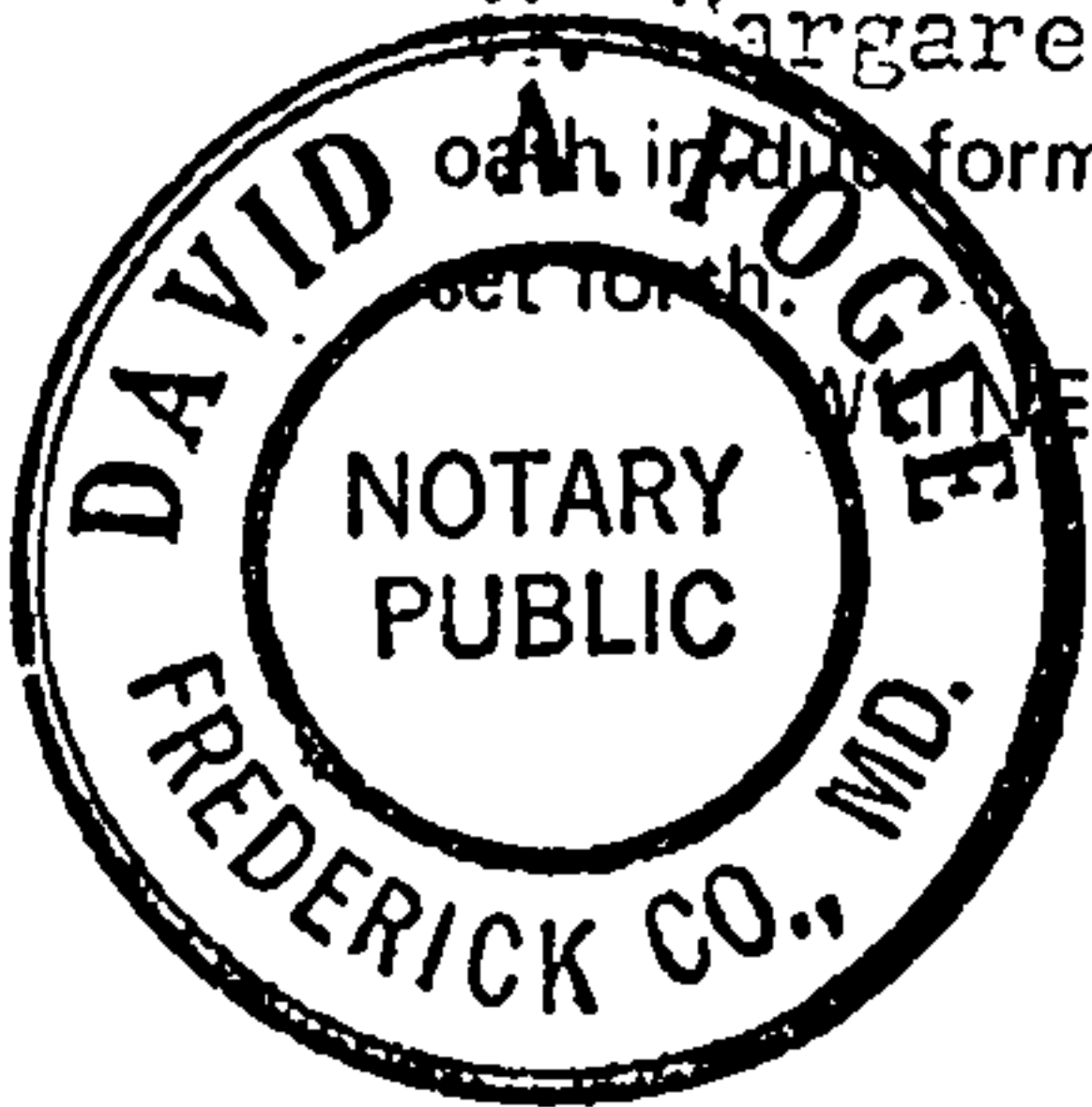


David A. Fogle
David A. Fogle Notary Public

My commission expires July 1, 1978.

STATE OF MARYLAND, FREDERICK COUNTY, TO-WIT:

I hereby certify that on this 2nd day of December, 1977, before me, the Subscriber, a Notary Public for the State of Maryland, in and for Frederick County, personally appeared Margaret Gardner, Treasurer, the party secured by the foregoing Deed of Trust, and made oath in due form of law that the consideration recited in said deed of trust (\$ 56,000.00) is true and bona fide as therein set forth.



WITNESS my hand and Notarial Seal.

David A. Fogle
David A. Fogle Notary Public

My commission expires July 1, 1978.

DEED OF TRUST

JAMES RILEY TRAIL, JR. and

JANICE I. TRAIL, husband and wife

TO

ROBERT E. GEARINGER and

C. MONROE KEENEY, TRUSTEES for

FREDERICKTOWN BANK & TRUST COMPANY

STEPLER & STEPLER
Attorneys at Law
Frederick, Maryland

DEC 6 1977

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